



Order Filed on January 23, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

JAMES J. CERBONE, ESQUIRE - 4036  
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Attorney for Debtor

IN RE:

**CLIFFORD & BETTY MISTER**

CHAPTER 13 CASE NO.: 19-10729-MBK

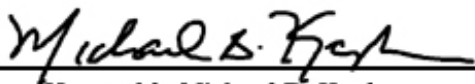
DEBTOR

**ORDER ALLOWING LOAN  
MODIFICATION  
WITH WILMINGTON SAVINGS FUND  
SOCIETY**

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The relief set forth on the following page, number two (2) is hereby **ORDERED**.

**DATED: January 23, 2020**

  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

Debtor: Clifford & Betty Mister Case No: 19-10729 Caption of Order: **ORDER ALLOWING  
LOAN MODIFICATON WITH WILMINGTON SAVINGS FUND SOCIETY**

**THIS MATTER** being brought, before this Court by James J. Cerbone, P.C., attorney for Debtor,  
upon reading documents submitted and good cause being shown:

IT IS ORDERED that Debtor is allowed to enter into a permanent loan modification with  
Wilmington Savings Fund Society.

IT IS ORDERED that the Secured creditor shall amend any arrearage claim to the amount paid to  
date or withdraw the claim within thirty (30) days of completion of the loan modification,

IT IS FURTHER ORDERED that the Chapter 13 trustee shall suspend disbursements to secured  
creditor pending completion of loan modification and all money that would otherwise to paid to  
secured creditor, be held until the arrearage portion of the claim is either amended to reflect amount  
paid to date or claim is withdrawn or the Trustee is notified by the secured creditor that the  
modification was not consummated,

IT IS FURTHER ORDERED that in the event the modification is not consummated, the secured  
creditor shall notify the Trustee and debtor's counsel. Any money that was held by the Trustee

pending the completion of the modification shall then be paid to the secured creditor,  
IT IS FURTHER ORDERED that in the event the Proof of Claim is amended to amount paid to date  
or withdrawn, the Trustee may disburse the funds being held pursuant to this order to

other creditors in accordance with the provisions of the confirmed plan.

IT IS FURTHER ORDERED that the Debtor shall file an amended Schedule J and Modified Plan within twenty (20) days of this Order.

IT IS FURTHER ORDERED with respect to any post-petition orders, claims for post-petition mortgage arrears, and orders for creditor's attorney fees which are being capitalized into the loan, secured creditor will amend any and all post-petition orders or claims within 30 days of completion of the loan modification

IT IS FURTHER ORDERED that the movant shall serve copies of this order on the Debtor, any trustee and any other party who entered an appearance on this motion.

## Certificate of Notice Page 4 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
Clifford Mister  
Betty Mister  
DebtorsCase No. 19-10729-MBK  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf903Page 1 of 1  
Total Noticed: 1

Date Rcvd: Jan 23, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on  
Jan 25, 2020.

db/jdb +Clifford Mister, Betty Mister, 234 Ardmore Avenue, Toms River, NJ 08757-5314

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 25, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on January 23, 2020 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
 Denise E. Carlon on behalf of Creditor BAYVIEW LOAN SERVICING, LLC, A DELAWARE LIMITED  
 LIABILITY COMPANY dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
 Elizabeth K. Holdren on behalf of Creditor Wilmington Savings Fund Society, FSB, as Trustee  
 of Stanwich Mortgage Loan Trust C eholdren@hillwallack.com,  
 jhanley@hillwallack.com/hwbknj@hillwallack.com  
 James J. Cerbone on behalf of Joint Debtor Betty Mister cerbonelawfirm@aol.com,  
 cerbonejr83307@notify.bestcase.com  
 James J. Cerbone on behalf of Debtor Clifford Mister cerbonelawfirm@aol.com,  
 cerbonejr83307@notify.bestcase.com  
 Kevin Gordon McDonald on behalf of Creditor BAYVIEW LOAN SERVICING, LLC, A DELAWARE LIMITED  
 LIABILITY COMPANY kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7